

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jason B. Cavanaugh
Demi L. Cavanaugh
Debtors

Case No. 21-01678-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Apr 16, 2025

User: AutoDocke
Form ID: ordsmiss

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Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2025:

Recip ID	Recipient Name and Address
db	+ Jason B. Cavanaugh, 3412 Clarinda Street, Sarasota, FL 34239-7435
jdb	+ Demi L. Cavanaugh, 11517 57th Street Circle East, Parrish, FL 34219-5819
cr	+ Hampton Woods Homeowners Association, Century 21 Dale Property Management, 360 Loucks Road, York, PA 17404, UNITED STATES 17404-1723
5427798	+ JASON B. CAVANAUGH, DEMI L. CAVANAUGH, 11517 57th Street Circle East, Parrish, FL 34219-5819
5427814	+ KIA MOTORS FINANCE, ATTN: BANKRUPTCY, PO BOX 20825, FOUNTAIN VALLEY, CA 92728-0825
5434707	+ Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
5427817	MEMBERS 1ST FCU, ATTN: BANKRUPTCY, P P BOX 40, MECHANICSBURG, PA 17055
5427800	+ SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkfilings@zwickerpc.com	Apr 16 2025 18:51:00	American Express National Bank, c/o Zwicker & Asso, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
cr	+ EDI: PRA.COM	Apr 16 2025 22:45:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5427804	+ Email/PDF: AffirmBKNotifications@resurgent.com	Apr 16 2025 19:01:44	AFFIRM, INC., ATTN: BANKRUPTCY, 30 ISABELLA ST, FLOOR 4, PITTSBURGH, PA 15212-5862
5427805	+ Email/PDF: bncnotices@becket-lee.com	Apr 16 2025 19:01:16	AMEX, ATTN: BANKRUPTCY, P O BOX 981540, EL PASO, TX 79998-1540
5428721	+ Email/Text: bkfilings@zwickerpc.com	Apr 16 2025 18:51:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
5427807	+ Email/Text: Bankruptcy@BAMcollections.com	Apr 16 2025 18:51:00	BUREAU OF ACCOUNT MANAGMENT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
5439983	+ EDI: PRA.COM	Apr 16 2025 22:45:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5427808	+ EDI: CAPITALONE.COM	Apr 16 2025 22:45:00	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5427809	+ EDI: JPMORGANCHASE	Apr 16 2025 22:44:00	CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850-5298
5427810	+ EDI: CITICORP	Apr 16 2025 22:45:00	CITIBANK, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX

			790034, ST LOUIS, MO 63179-0034
5427811	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 16 2025 19:00:29	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
5429814	EDI: CAPITALONE.COM	Apr 16 2025 22:45:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5427799	+ Email/Text: hrohrbaugh@cgalaw.com	Apr 16 2025 18:51:00	E. HALEY ROHRBAUGH, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5437218	Email/Text: ECMCBKNotices@ecmc.org	Apr 16 2025 18:51:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
5427812	+ Email/Text: bankruptcy@huntington.com	Apr 16 2025 18:51:00	HUNTINGTON NATIONAL BANK, ATTN: BANKRUPTCY, PO BOX 340996, COLUMBUS, OH 43234-0996
5435626	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Apr 16 2025 18:51:00	HYUNDAI CAPITAL AMERICA DBA, KIA MOTORS FINANCE, PO BOX 20825, FOUNTAIN VALLEY, CA 92728-0825
5427802	EDI: IRS.COM	Apr 16 2025 22:45:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5427813	EDI: JEFFERSONCAP.COM	Apr 16 2025 22:45:00	JEFFERSON CAPITAL SYSTEMS, LLC, ATTN: BANKRUPTCY, 16 MCLELAND ROAD, SAINT CLOUD, MN 56303
5438407	EDI: JEFFERSONCAP.COM	Apr 16 2025 22:45:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
5434692	+ Email/Text: RASEBN@raslg.com	Apr 16 2025 18:51:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5427815	+ EDI: CAPITALONE.COM	Apr 16 2025 22:45:00	KOHL'S/CAPITAL ONE, ATTN: CREDIT ADMINISTRATOR, PO BOX 3043, MILWAUKEE, WI 53201-3043
5436658	Email/PDF: resurgentbknotifications@resurgent.com	Apr 16 2025 19:00:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5427816	+ Email/Text: unger@members1st.org	Apr 16 2025 18:51:00	MEMBERS 1ST FCU, ATTN: BANKRUPTCY, PO BOX 40, MECHANICSBURG, PA 17055-0040
5427818	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 16 2025 18:51:00	MIDLAND FUND, ATTN: BANKRUPTCY, 350 CAMINO DE LA REINE, SUITE 100, SAN DIEGO, CA 92108-3007
5429124	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 16 2025 18:51:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5427819	+ Email/PDF: bankruptcy_prod@navient.com	Apr 16 2025 18:49:40	NAVIENT, ATTN: BANKRUPTCY, PO BOX 9640, WILKES-BARRE, PA 18773-9640
5427801	+ EDI: PENNDEPTREV	Apr 16 2025 22:45:00	PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5427820	+ Email/PDF: ebnotices@pnmac.com	Apr 16 2025 19:00:31	PENNYMAC LOAN SERVICES, LLC, ATTN: CORRESPONDENCE UNIT, PO BOX 514387, LOS ANGELES, CA 90051-4387
5427806	Email/Text: Bankruptcy.Notices@pnc.com	Apr 16 2025 18:51:00	BBVA COMPASS, ATTN: BANKRUPTCY, P.O. BOX 10566, BIRMINGHAM, AL 35296
5440167	Email/Text: Bankruptcy.Notices@pnc.com	Apr 16 2025 18:51:00	BBVA USA, Bankruptcy Dept, P.O. Box 10566, Birmingham, AL 35296
5432656	+ Email/PDF: ebnotices@pnmac.com		

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		Apr 16 2025 19:01:34	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
5427821	+ Email/Text: bkfilings@zwickerpc.com		
		Apr 16 2025 18:51:00	RASHMA K. DHANDA, ESQUIRE, ZWICKER & ASSOCIATES PC, 3220 TILLMAN DRIVE, SUITE 215, BENSALEM, PA 19020-2028
5428211	^ MEBN		
		Apr 16 2025 18:47:45	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5427822	+ EDI: WTRRN BANK.COM		
		Apr 16 2025 22:45:00	TARGET, C/O FINANCIAL & RETAIL SERVICES, MAILSTOP BT PO BOX 9475, MINNEAPOLIS, MN 55440-9475
5427823	+ EDI: Q3GTBI		
		Apr 16 2025 22:45:00	THE BUREAUS INC, ATTN: BANKRUPTCY, 650 DUNDEE RD, STE 370, NORTHBROOK, IL 60062-2757
5428930	+ Email/Text: bankruptcy@huntington.com		
		Apr 16 2025 18:51:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
5427824	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com		
		Apr 16 2025 19:00:48	WELLS FARGO BANK NA, 1 HOME CAMPUS MAC X2303-01A, 3RD FLOOR, DES MOINES, IA 50328-0001
5429817	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com		
		Apr 16 2025 19:01:53	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5427803	Email/Text: kcm@yatb.com		
		Apr 16 2025 18:51:00	YORK ADAMS TAX BUREAU, P O BOX 15627, YORK, PA 17405-0156

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5429015	*+	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth Haley Rohrbaugh	

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on behalf of Debtor 1 Jason B. Cavanaugh hrohrbaugh@cgalaw.com
kbrayboy@cgalaw.com,rminello@cgalaw.com,ephillips@cgalaw.com,rshearer@cgalaw.com,jhall@cgalaw.com

Elizabeth Haley Rohrbaugh

on behalf of Debtor 2 Demi L. Cavanaugh hrohrbaugh@cgalaw.com
kbrayboy@cgalaw.com,rminello@cgalaw.com,ephillips@cgalaw.com,rshearer@cgalaw.com,jhall@cgalaw.com

Jack N Zaharopoulos

ecf_pahu_alt@trustee13.com

Matthew G. Brushwood

on behalf of Creditor Hampton Woods Homeowners Association mbrushwood@barley.com
ageoghegan@barley.com;cbrelje@barley.com;jrachor@barley.com;dkline@barley.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Jason B. Cavanaugh,

Chapter 13

Debtor 1

Case No. 1:21-bk-01678-HWV

Demi L. Cavanaugh,
fka Demi Lyn Ruppert,

Debtor 2

Order

Upon consideration of the Motion to dismiss the case, and having afforded notice and an opportunity for hearing,

ORDERED that the case is hereby dismissed as to both Debtors.

Notwithstanding the dismissal of this case, the court retains jurisdiction over timely requests for payment of compensation.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge

Dated: April 16, 2025

ordsmiss (05/18)